



Employee Benefits and Retirement Enrollment Administrative Services  
Executive Summary

**Lead Agency:** Region 4 Education Service Center

**Solicitation:** R22-02

**RFP Issued:** September 23<sup>rd</sup>, 2022

**Pre-Proposal Date:** October 6<sup>th</sup>, 2022 @ 10:00am

**Response Due Date:** November 3<sup>rd</sup>, 2022

**Proposals Received:** # 1

**Awarded to:** TCG Consulting Services, LLC partnered with First Financial Group of America

Region 4 Education Service Center (Region 4 ESC) Department of Procurement issued RFP R22-12 on September 23<sup>rd</sup>, 2022, to establish a national cooperative contract for Employee Benefits and Retirement Enrollment Administrative Services.

The solicitation included cooperative purchasing language in Sections I. Scope of Work on Page 2 and Appendix A on Page 13:

**NATIONAL CONTRACT**

Region 4 ESC, as the Principal Procurement Agency, defined in Appendix E, has partnered with OMNIA Partners, Public Sector (“OMNIA Partners”) to make the resultant contract (also known as the “Master Agreement” in materials distributed by OMNIA Partners) from this solicitation available to other public agencies nationally, including state and local governmental entities, public and private primary, secondary and higher education entities, non-profit entities, and agencies for the public benefit (“Public Agencies”), through OMNIA Partners’ cooperative purchasing program. Region 4 ESC is acting as the contracting agency for any other Public Agency that elects to utilize the resulting Master Agreement. Use of the Master Agreement by any Public Agency is preceded by their registration with OMNIA Partners (a “Participating Public Agency”) and by using the Master Agreement, any such Participating Public Agency agrees that it is registered with OMNIA Partners, whether pursuant to the terms of a Master Intergovernmental Cooperative Purchasing Agreement, a form of which is attached hereto on Appendix E, or as otherwise agreed to. Appendix E contains additional information about OMNIA Partners and the cooperative purchasing program.

WHEREAS, the Contract will provide that any state and local governmental entities, public and private primary, secondary and higher education entities, non-profit entities, and agencies for the public benefit (“Public Agencies”) may purchase products and services at prices indicated in the Contract upon the Public Agency’s registration with OMNIA Partners.

Notice of the solicitation was sent to potential offerors, as well as advertised in the following:

- Region 4 ESC website

- OMNIA Partners website
- USA Today, nationwide
- Arizona Business Gazette, AZ
- San Bernardino County Sun, CA
- Honolulu Star-Advertiser, HI
- The Herald-News – Will County (IL)
- The Advocate – New Orleans, LA
- The New Jersey Herald, NJ
- Albany Times Union, NY
- Daily Journal of Commerce, OR
- The State, SC
- Deseret News, UT
- Richmond Times-Dispatch, VA
- Seattle Daily Journal of Commerce, WA
- Houston Community Newspapers, TX
- Helena Independent Record, MT
- Las Vegas Review-Journal and/or Las Vegas Sun
- Kennebec Journal/Morning Sentinel, ME

On November 3<sup>rd</sup>, 2022, proposals were received from the following offerors:

- Joint offering from TCG Consulting Services, LLC (TCG) and First Financial Group of America (FFGA). First Financial Administrators, Inc. (FFA) is the third-party administrator and First Financial Capital Corporation (FFC) is the broker of record for all products in the 125 Cooperative. FFA and FFC are both part of FFGA.

The proposals were evaluated by an evaluation committee. Using the evaluation criteria established in the RFP, the committee elected to enter into negotiations with TCG Consulting Services, LLC and proceeding with contract award upon successful completion of negotiations.

Geographic Preferences: No geographic preferences were included in the evaluation of the responses.

Region 4 ESC, OMNIA Partners and TCG Consulting Services, LLC and First Financial Administrators, Inc. successfully negotiated a contract, and the Region 4 ESC executed the agreement with a contract effective date of March 1<sup>st</sup>, 2023.

#### Contract Overview:

TCG Consulting Services, LLC, a subsidiary of HUB International, Inc. ("TCG") is the primary service provider, along with First Financial Group of America (FFGA) for the existing contract. As part of the role for the Administrative Services contract, TCG is responsible for multiple vendor-approved contracting services as well as providing many direct services to public sector entities. Many of these services not provided by TCG directly include services provided by its affiliates (including TCG Investment Advisory Services, LLC and TCG Administrators, LP), other entities under common ownership of HUB International\* and FFGA and its subsidiaries and affiliates.

During the contracting period, and for all procurement purposes, services provided by the named parties above have been awarded as a direct or value-added benefit. TCG, as the contract provider and manager, may act as a primary contract signer for TCG contracts and may authorize named parties above to sign on their own behalf depending on contracted services.

\*Any use of the contract by these entities should be approved first by TCG Consulting Services, LLC.

Term:

Initial three-year agreement from March 1<sup>st</sup>, 2023 through February 28<sup>th</sup>, 2026 with the option to renew for two (2) additional one-year periods through February 28<sup>th</sup>, 2028.

Contract includes:

- 457(b) Retirement Plans
- FICA Alternative Plans
- 401(a) Retirement Plans
- 401(k) Plans
- Financial Pathway Services - Financial wellness services, including extensive online and in-person assistance with financial wellness education
- 529 Plans
- Monthly Payroll- Deducted Pricing
- Monthly Employer-Paid Pricing
- Cyber-security services, including iLock individual identity protection and eLock employer data protection services as well as consulting services available for cyber security issues
- ACA (Affordable Care Act) Services
- FMLA (Family Medical Leave Act) Administration
- Area 1 Section 125 Cafeteria Plans
- Area 2A Section 403 (b) plans
- Area 2B Section 457 Plans
- Area 2D Section 457 (b) plans
- Area 2E Section 529 plans
- Area 2F Group Medical Plan
- Website Enrollment services
- COBRA (Consolidated Omnibus Budget Reconciliation Act) Services
- Supplemental Insurance Products/Services with Value Added plans, which include:
  - o Accident Insurance
  - o Ambulance Transport
  - o Cancer Insurance
  - o Critical Illness Insurance
  - o Dental Insurance and/or Self-Insured Plan
  - o Disability Income Insurance
  - o Employee Assistance Plans (EAP)
  - o Gap Plans and/or Hospital Indemnity Insurance
  - o Group Term Life (GTL) Insurance
  - o Individual Life Insurance
  - o Identity Theft Protection Plans
  - o Legal Insurance
  - o Telemedicine Plans
  - o Vision Insurance

- Pet Insurance
- Auto and Home Insurance
- Any other products mutually agreeable to FFGA and Clients and part of the 125 Program.
- Value Added Services that go with some of the supplemental plans/services above, including
  - School district and other public-employer investment services under our Managed Asset Portfolio Program (MAPP)
  - Investment advisory services for all types of plans, foundations, trusts, and other investment services
  - Student loan programs to assist employees and to take advantage of federal programs allowing loan relief for select government, school district and other non-profit employees
  - Student and athletic accident insurance
  - Property/Casualty Insurance
  - The health insurance / group medical plans
  - Compensation consulting
  - OPEB Trust services, including actuarial analysis

Pricing: Included in TCG Consulting Services, LLC response document on page 25.